

Table I.D.3.b(1996) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.2%	22.0%	28.2%	32.3%	31.3%	22.8%	27.3%	26.0%
Industry group **								
Agric., fish., forest.	25.9%	--	--	--	--	--	29.3%	24.0%
Mining	17.0%*	2.3%*	43.8%*	41.1%	32.5%	4.9%*	27.0%*	16.3%*
Construction	31.4%	22.8%	27.3%	33.5%	34.6%	33.5%	27.3%	34.4%
Manufacturing	21.9%	17.5%*	29.7%	27.5%	26.4%	18.5%	25.4%	21.5%
Transp., commu., util.	15.3%	20.3%*	22.6%*	26.5%	28.6%	11.3%	22.6%	14.4%
Wholesale trade	26.0%	30.1%	27.4%	33.0%	29.4%	20.4%	29.9%	25.1%
Retail Trade	31.8%	20.8%	31.6%	40.5%	40.7%	28.7%	32.2%	31.8%
Fin., ins., real est.	29.1%	12.8%*	32.9%	25.6%	34.1%	29.3%	22.9%	30.4%
Services	30.4%	24.3%	26.4%	33.3%	33.7%	29.5%	27.5%	31.2%
Unknown	16.8%*	16.8%*	0.0%	0.0%	0.0%	0.0%	16.8%*	0.0%
Ownership								
For profit, incorporated	26.3%	22.0%	29.7%	32.5%	32.4%	22.4%	27.9%	25.9%
For profit, unincorporated	35.4%	23.4%	30.9%	40.9%	34.7%	39.2%	30.5%	37.2%
Nonprofit	25.1%	18.2%*	14.2%	25.6%	27.9%	25.0%	19.1%	26.1%
Unknown	18.0%	29.0%	26.0%*	28.4%	22.3%	15.6%*	27.6%	17.3%
Age of firm								
Less than 5 years	27.7%	23.2%	29.1%	28.3%	37.0%	25.2%*	26.7%	28.9%
5-9 years	27.9%	19.2%	24.7%	33.3%	36.4%	21.1%	26.7%	29.0%
10-19 years	27.0%	25.5%	31.5%	29.5%	32.3%	16.1%	28.7%	25.7%
20 or more years	27.5%	19.8%	27.5%	33.2%	32.2%	22.5%	26.1%	27.8%
Unknown	24.8%	22.4%	28.3%	35.5%	28.6%	23.4%	32.5%	24.6%
Multi/single status								
2 or more locations	25.1%	27.7%	30.4%	31.9%	30.6%	22.7%	30.0%	24.9%
1 location only	29.2%	21.8%	27.9%	32.5%	33.1%	26.2%	26.8%	32.1%
Percent full-time employees								
Less than 25%	29.3%	33.0%*	11.8%*	27.8%	46.1%	25.9%	22.8%	31.0%
25-49 %	29.6%	15.3%*	26.0%*	31.5%	35.5%	28.8%	28.4%	29.7%
50-74 %	25.6%	11.7%*	26.1%	32.0%	30.5%	23.6%	20.4%	26.8%
75% or more	26.2%	23.2%	28.6%	32.4%	31.2%	22.5%	27.9%	25.8%
Union presence								
No union employees	31.1%	24.2%	30.5%	34.2%	35.1%	28.1%	29.1%	31.8%
Has union employees	16.0%	5.6%*	15.4%*	22.5%	17.5%	14.8%	17.1%	15.9%
Unknown	22.1%	11.8%*	20.9%	27.3%	29.0%	21.3%	20.5%	22.2%
Percent low wage employees **								
50% or more low wage	38.0%	10.8%	39.1%	44.3%	42.5%	35.5%	35.3%	38.7%
Less than 50% low wage	27.0%	23.4%	28.7%	32.1%	31.0%	22.0%	27.5%	26.8%
Unknown	23.9%	13.6%*	21.6%	29.5%	29.7%	22.8%	22.5%	23.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.b(1996) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.56%	1.00%	0.96%	0.67%	1.26%	0.53%	0.74%	0.61%
Industry group **								
Agric., fish., forest.	3.97%	--	--	--	--	--	5.58%	4.71%
Mining	5.60%*	10.35%*	14.85%*	11.16%	9.53%	3.18%*	10.30%*	6.84%*
Construction	3.58%	4.59%	3.48%	4.64%	5.35%	5.33%	3.45%	4.59%
Manufacturing	1.81%	6.15%*	5.37%	2.99%	3.72%	1.63%	2.71%	1.86%
Transp., commu., util.	1.79%	6.45%*	7.84%*	5.19%	3.22%	1.77%	4.91%	1.81%
Wholesale trade	1.81%	2.87%	4.80%	2.79%	2.79%	2.94%	1.97%	2.14%
Retail Trade	1.17%	1.45%	3.12%	2.56%	2.46%	1.73%	1.67%	1.28%
Fin., ins., real est.	1.33%	3.92%*	6.47%	3.76%	2.34%	1.39%	3.62%	1.02%
Services	1.18%	2.49%	3.19%	1.05%	2.24%	1.83%	1.04%	1.55%
Unknown	7.83%*	7.83%*	0.00%	0.00%	0.00%	0.00%	7.83%*	0.00%
Ownership								
For profit, incorporated	0.65%	1.03%	1.05%	0.82%	1.43%	0.57%	0.99%	0.64%
For profit, unincorporated	4.06%	2.92%	6.26%	4.74%	3.79%	7.20%	2.36%	5.29%
Nonprofit	1.10%	6.33%*	3.49%	1.28%	3.11%	1.11%	3.47%	1.42%
Unknown	2.67%	5.39%	9.22%*	6.72%	6.18%	4.80%*	4.37%	2.76%
Age of firm								
Less than 5 years	2.36%	3.07%	3.95%	2.97%	5.73%	8.40%*	2.57%	3.62%
5-9 years	1.85%	3.44%	3.51%	3.71%	6.14%	4.31%	2.89%	3.00%
10-19 years	1.31%	3.01%	2.21%	3.10%	4.34%	4.60%	1.62%	2.56%
20 or more years	1.04%	2.13%	1.81%	0.79%	2.32%	1.34%	1.13%	1.26%
Unknown	0.80%	5.84%	7.12%	2.41%	1.38%	0.88%	3.75%	0.81%
Multi/single status								
2 or more locations	0.78%	6.60%	4.47%	2.28%	1.66%	0.53%	1.77%	0.80%
1 location only	1.06%	1.03%	1.28%	1.67%	2.75%	6.97%	1.01%	2.45%
Percent full-time employees								
Less than 25%	3.50%	11.03%*	6.63%*	6.98%	9.77%	4.88%	4.09%	4.76%
25-49 %	2.27%	5.92%*	7.84%*	6.90%	4.48%	3.01%	3.53%	2.65%
50-74 %	1.64%	3.97%*	5.51%	3.52%	3.92%	3.94%	4.34%	2.77%
75% or more	0.59%	1.43%	1.28%	0.82%	1.39%	0.57%	0.98%	0.60%
Union presence								
No union employees	0.60%	1.03%	1.21%	0.75%	1.49%	1.22%	0.74%	0.75%
Has union employees	1.33%	3.86%*	5.40%*	3.53%	1.96%	2.40%	3.81%	1.65%
Unknown	0.99%	4.06%*	4.90%	1.78%	2.70%	1.06%	3.25%	0.99%
Percent low wage employees **								
50% or more low wage	1.55%	2.50%	5.74%	4.99%	4.04%	2.83%	3.00%	1.92%
Less than 50% low wage	0.99%	1.59%	1.39%	0.82%	1.77%	1.30%	0.97%	1.13%
Unknown	0.82%	5.22%*	4.41%	2.07%	2.22%	0.80%	2.33%	0.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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